

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Victor Antonio Peralta**Case No.: **22-12265**Judge: **Hon. Stacey L. Meisel, USBJ**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date:

**03/22/2022**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: VAP Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay 1,105.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2022 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

☒ **NONE**

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	3,000.00 At an amount to be determined by application pursuant to D.N.J. LBR 2016-5(c)
State of New Jersey Division of Taxation	Taxes and certain other debts	4,492.17

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quicken Loans	60 Boyd Avenue Jersey City, NJ 07304 Hudson County	1,284.79	0.00	1,284.79	1,928.41

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
American Airlines FCU	2018 Tesla 3	40,000.00	2,880.02

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

American Honda Finance

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 51,000.00 to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified: 04/15/2022.

Explain below <b>why</b> the plan is being modified: Debtor not pursuing recovery and cure on AAFCU secured loan on 2018 Tesla 3 vehicle. Vehicle was the sole basis for Debtor's involvement in Peralta Exotics LLC and therefore Debtor is closing business. AAFCU filed Amended Claims (Claim#2-2, 3-2, 4-2) as general unsecured claims including proposed surrender of vehicle per Part 4e of Modified Plan being filed.	Explain below <b>how</b> the plan is being modified: Modified Plan proposes surrender of 2018 Tesla 3 vehicle (previously repossessed). Per Amended Schedules I & J, income from Peralta Exotics LLC amended to \$0 and payment removed from proposed expenses.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>July 8, 2022</u>	<u>/s/ Victor Antonio Peralta</u> Victor Antonio Peralta Debtor
Date: _____	_____ Joint Debtor
Date: <u>July 8, 2022</u>	<u>/s/ Justin M. Gillman, Esq.</u> Justin M. Gillman, Esq. Attorney for the Debtor(s)



In re:  
Victor Antonio Peralta  
Debtor

Case No. 22-12265-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 19, 2022

User: admin  
Form ID: pdf901

Page 1 of 6  
Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2022:

Recip ID	Recipient Name and Address
db	+ Victor Antonio Peralta, 60 Boyd Avenue, Jersey City, NJ 07304-1408
519552122	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519536084	++ CREDIT CORP SOLUTIONS INC, 121 W ELECTION RD, SANDY UT 84020-7766 address filed with court:, Credit Corp Solutions, Inc, 121 W Election Road, Suite 200, Draper, UT 84020
519536085	++ CREDIT CORP SOLUTIONS INC, 121 W ELECTION RD, SANDY UT 84020-7766 address filed with court:, Credit Corp Solutions, Inc., 180 Election Road, Suite 200, Draper, UT 84020
519536100	+ Freedom Road Financial, 10605 Double R Blvd, Reno, NV 89521-8920
519536105	+ Monarch Recovery Management, PO Box 21089, Philadelphia, PA 19114-0589
519586642	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519536118	+ State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
519536146	Us Bank, Attn Cbdh, Oshkosh, WI 54903
519536147	+ Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
519536148	+ Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
519536149	+ Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 19 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 19 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: bankruptcy@aacreditunion.org	Jul 19 2022 20:48:00	American Airlines Federal Credit Union, MD2100, P.O. Box 619001, DFW Airport, TX 75261
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 19 2022 20:59:55	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519536037	Email/Text: bankruptcy@aacreditunion.org	Jul 19 2022 20:48:00	American Airlines FCU, 14050 Faa Boulevard, Fort Worth, TX 76155
519536034	Email/Text: bankruptcy@aacreditunion.org	Jul 19 2022 20:48:00	American Airlines FCU, Attn: Bankruptcy, Pob 619001 Md 2100, Dfw Airport, TX 75261
519536048	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 19 2022 20:49:00	American Honda Finance, Attn: National Bankruptcy Center, Po Box 168088, Irving, TX 75016
519536052	Email/Text: bankruptcies@arsigroup.com	Jul 19 2022 20:48:00	American Recovery Services, Inc., 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360
519536042	Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:55	American Express, P.O. Box 360002, Fort Lauderdale, FL 33336-0002



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519536040	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:55	American Express, 200 Vesey Street, New York, NY 10285-0002
519553429	Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519536046	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:43	American Express Travel Related Services, P.o. Box 981537, El Paso, TX 79998-1537
519536044	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:32	American Express Travel Related Services, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
519536050	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jul 19 2022 20:49:00	American Honda Finance, Po Box 168128, Irving, TX 75016-8128
519536053	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:34	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519536057	+ Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:33	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519536061	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 19 2022 20:48:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519536064	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 19 2022 20:48:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519536067	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 19 2022 20:48:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519536069	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 19 2022 20:48:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519536083	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2022 20:59:34	CITI, PO Box 790040, Saint Louis, MO 63179-0040
519536084	Email/Text: customercareus@creditcorpsolutionsinc.com	Jul 19 2022 20:48:00	Credit Corp Solutions, Inc, 121 W Election Road, Suite 200, Draper, UT 84020
519536085	Email/Text: customercareus@creditcorpsolutionsinc.com	Jul 19 2022 20:48:00	Credit Corp Solutions, Inc., 180 Election Road, Suite 200, Draper, UT 84020
519536071	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2022 20:59:30	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519536074	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2022 20:59:30	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519551741	+ Email/PDF: ebn_ais@aisinfo.com	Jul 19 2022 20:59:44	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519536087	Email/Text: mrdiscen@discover.com	Jul 19 2022 20:48:00	Discover Financial, Pob 15316, Wilmington, DE 19850
519541404	Email/Text: mrdiscen@discover.com	Jul 19 2022 20:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519536086	+ Email/Text: mrdiscen@discover.com	Jul 19 2022 20:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519536088	^ MEBN	Jul 19 2022 20:47:25	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519536089	^ MEBN	Jul 19 2022 20:47:55	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519536090	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2022 20:48:00	First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
519536091	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2022 20:48:00	First National Bank, P.o. Box 3412, Omaha, NE 68197
519554067	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2022 20:48:00	First National Bank Omaha, 1620 Dodge St Stop Code 3129, Omaha, NE 68197

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519536098	Email/Text: Bankruptcy@FMAAlliance.com	Jul 19 2022 20:48:00	FMA Alliance, Ltd, 12339 Cutten Road, Houston, TX 77066
519536092	+ Email/Text: crdept@na.firstsource.com	Jul 19 2022 20:49:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
519536099	+ Email/Text: sthomas@frf1.com	Jul 19 2022 20:49:00	Freedom Road Financial, Attn: Bankruptcy, Po Box 4597, Oak Brook, IL 60522-4597
519536077	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 19 2022 20:59:40	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519536080	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 19 2022 20:59:40	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519551100	+ Email/Text: RASEBN@raslg.com	Jul 19 2022 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519536104	Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2022 20:59:34	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519536101	+ Email/Text: Documentfiling@lciinc.com	Jul 19 2022 20:48:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519584325	+ Email/Text: Documentfiling@lciinc.com	Jul 19 2022 20:48:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
519536103	+ Email/Text: Documentfiling@lciinc.com	Jul 19 2022 20:48:00	Lendingclub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
519536106	Email/Text: compliance@monarchrm.com	Jul 19 2022 20:48:00	Monarch Recovery Management, Inc, 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
519536107	^ MEBN	Jul 19 2022 20:48:27	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519536108	Email/Text: bankruptcydepartment@tsico.com	Jul 19 2022 20:49:00	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
519536109	Email/Text: bankruptcydepartment@tsico.com	Jul 19 2022 20:49:00	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
519536111	^ MEBN	Jul 19 2022 20:48:31	Northstar Location Services LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
519569617	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 19 2022 20:59:33	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519626616	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 19 2022 20:59:32	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
519555270	Email/Text: bnc-quantum@quantum3group.com	Jul 19 2022 20:48:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519536113	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 19 2022 20:49:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519536114	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 19 2022 20:49:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519536115	+ Email/Text: ngisupport@radiusgs.com	Jul 19 2022 20:48:00	Radius Global Solutions, 500 North Franklin Turnpike, Suite 200, Ramsey, NJ 07446-1160
519536116	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 19 2022 20:59:44	Resurgent Acquisitions LLC, c/o Resurgent Capital Services LP, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
519548460	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 19 2022 20:49:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519536117	Email/Text: bankruptcy@sw-credit.com	Jul 19 2022 20:49:00	Southwest Credit Systems, LP, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

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519536120	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:52	Synco/Suzuki Installment, Po Box 965073, Orlando, FL 32896-5073
519578634	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:52	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519537825	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519536121	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:52	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519536122	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:30	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519536123	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:52	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519536124	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:30	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
519536126	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:53	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
519536125	+ Email/PDF: gecsedl@recoverycorp.com	Jul 19 2022 20:59:40	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519536127	Email/PDF: ais.tmobile.ebn@aisinfo.com	Jul 19 2022 20:59:30	T-Mobile, 12920 Southeast 38th Street, Bellevue, WA 98006
519536138	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 19 2022 20:48:00	Toyota Financial Services, 4 Gatehall Dr. #350, Parsippany, NJ 07054
519536130	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 19 2022 20:48:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519536128	+ Email/Text: jaxbanko@td.com	Jul 19 2022 20:48:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
519536129	+ Email/Text: jaxbanko@td.com	Jul 19 2022 20:48:00	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
519536136	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 19 2022 20:48:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
519568644	Email/PDF: bncnotices@becket-lee.com	Jul 19 2022 20:59:44	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519536142	^ MEBN	Jul 19 2022 20:48:15	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
519536145	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 19 2022 20:49:00	Us Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
519536143	+ Email/Text: CFDMCorrespondence@unionbank.com	Jul 19 2022 20:49:00	Union Bank, N.A., 1251 Avenue of the Americas, New York, NY 10020-1104
519536144	+ Email/Text: BAN5620@UCBINC.COM	Jul 19 2022 20:48:00	United Collection Bureau Inc, 5620 Southwyck Blvd Suite 206, Toledo, OH 43614-1501
519536148	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 19 2022 20:59:44	Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
519536147	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 19 2022 20:59:48	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
519536149	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 20 2022 09:55:34	Wells Fargo Hm Mortgage, Po Box 10335, Des Moines, IA 50306-0335

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Total Noticed: 89

TOTAL: 82

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519536035	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P.O. Box 119001, MD 2100, DFW AIRPORT, TX 75261, address filed with court:, American Airlines FCU, Attn: Bankruptcy, Pob 619001 Md 2100, Dfw Airport, TX 75261
519536036	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P.O. Box 119001, MD 2100, DFW AIRPORT, TX 75261, address filed with court:, American Airlines FCU, Attn: Bankruptcy, Pob 619001 Md 2100, Dfw Airport, TX 75261
519536038	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P.O. Box 119001, MD 2100, DFW AIRPORT, TX 75261, address filed with court:, American Airlines FCU, 14050 Faa Boulevard, Fort Worth, TX 76155
519536039	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P.O. Box 119001, MD 2100, DFW AIRPORT, TX 75261, address filed with court:, American Airlines FCU, 14050 Faa Boulevard, Fort Worth, TX 76155
519536049	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: National Bankruptcy Center, Po Box 168088, Irving, TX 75016
519536043	*	American Express, P.O. Box 360002, Fort Lauderdale, FL 33336-0002
519536041	*+	American Express, 200 Vesey Street, New York, NY 10285-0002
519553430	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519553431	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519553432	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519553433	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519553434	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519536047	*+	American Express Travel Related Services, P.o. Box 981537, El Paso, TX 79998-1537
519536045	*+	American Express Travel Related Services, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
519536051	*+	American Honda Finance, Po Box 168128, Irving, TX 75016-8128
519536054	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519536055	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519536056	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519536058	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519536059	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519536060	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519536062	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519536063	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519536065	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519536066	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519536068	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519536070	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519536072	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519536073	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519536075	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519536076	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519536093	*+	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
519536094	*+	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
519536095	*+	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
519536096	*+	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
519536097	*+	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
519536078	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519536079	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519536081	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
519536082	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
519536102	*+	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519536110	*	Nationwise Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
519536112	*	Northstar Location Services LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
519536131	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519536132	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519536133	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409

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519536134	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519536135	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519536137	*+	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
519536139	*+	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
519536140	*+	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
519536141	*+	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 0 Undeliverable, 52 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2022 at the address(es) listed below:**

Name	Email Address
Chester A. Luszczyk	on behalf of Creditor American Airlines Federal Credit Union luszczyk@comcast.net bluszczyk@comcast.net
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Justin M Gillman	on behalf of Debtor Victor Antonio Peralta ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5